

NOTES:

1. The financial results for the nine months period ending 31st December 2011 have been arrived at after considering Provisions for Bonus, Gratuity, Pension, Leave Encashment and other Defined Employee Benefits as per Accounting Standard 15 (AS-15 Revised), Provision for Income Tax including Deferred Tax, Wealth Tax, Service Tax and Depreciation made on an estimated basis, and Provisions for Non Performing Assets, Standard Assets and Investments as per prudential norms issued by Reserve Bank of India.

2. Provision of Deferred Tax Liability to the extent of ₹ 60.04 crores was written back on 30th September, 2011 as the Bank decided not to withdraw any amount created & maintained as Special Reserve under the provisions of Sec.36(1) (viii) of Income Tax Act. This has resulted in increase in profits of the Bank for the period to that extent.

3. Counter cyclical provisioning Buffer of ₹65.00 crores was provided as on 30th September 2011, in order to comply with guidelines of Reserve Bank of India to reach Provision Coverage Ratio of 70% by 30th September 2011, with reference to the Gross NPAs position as on September 30,2010.

4. The reconciliation of various inter-branches, inter-bank accounts, including National and Local Clearing account, NOSTRO account, Branch System Suspense account, FOREX Clearing General account and ATM transactions is an ongoing process and is under progress. The impact of the above, if any, on the financial results for the nine months period ending 31st December 2011 is not material.

5. Details of Investors' Complaints for the nine months period ending 31st December 2011:-

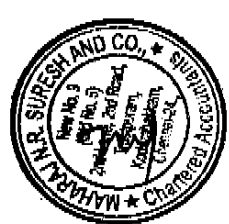
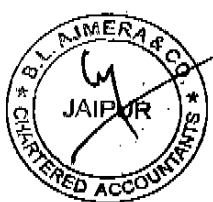
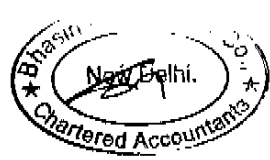
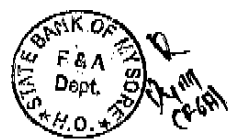
Beginning	Received	Disposed off	Lying unresolved
Nil	26	26	Nil

6. The figures of previous periods have been re-grouped / rearranged / re-casted, wherever considered necessary to accord to current period classification.

7. The above results have been subjected to review by the auditors and have been taken on record by the Board of Directors of the Bank at its meeting held on 2nd February 2012.

Place : Mumbai
Dated: 2ND February 2012


(Dip Mavinkurve)
Managing Director



UNAUDITED SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED
FOR THE QUARTER AND NINE MONTHS PERIOD ENDED 31ST DECEMBER, 2011

SEGMENT REPORTING - (AS-17)

The following segments have been identified :

I. Primary Segment (Business Segment)

Treasury Operations
Corporate/Wholesale Banking
Retail Banking

II. The geographic segment consists of only the Domestic segment as the Bank does not have any foreign branches

The Bank has got two main business segments namely Treasury Operations and Banking Operations. Banking Operations are further segmented to Corporate/Wholesale Banking and Retail Banking

(Rs. in lakhs)

	Particulars	Quarter Ended			Nine Months Period Ended		Year Ended
		31.12.2011 (REVIEWED)	30.09.2011 (REVIEWED)	31.12.2010 (REVIEWED)	31.12.2011 (REVIEWED)	31.12.2010 (REVIEWED)	31.03.2011 (AUDITED)
1	Segment Revenue (Income)						
a	Treasury Operations	26929	25985	22388	78125	65568	88683
b	Corporate/Wholesale Banking	87719	87002	63895	252398	187438	267565
c	Retail Banking	66286	51089	48748	180247	137741	176994
	Total	169914	164076	135031	490788	390747	533242
	LESS Inter Segment Revenue	27153	29053	19594	83802	59153	79817
	Net Income from Operations	142761	135023	115437	406986	331594	453425
2	Segment Results (Profit before tax)						
a	Treasury Operations	-5678	-5836	835	-14769	3847	3905
b	Corporate/Wholesale Banking	8608	4798	8009	20573	21681	34166
c	Retail Banking	17001	6095	14834	33015	34742	47498
	Total	19931	5057	23678	38819	60270	85569
	Less : Unallocated expenses net of unallocated income	2862	2862	2862	8555	8555	11355
	Total Profit Before Tax	17069	2195	20816	30264	51715	74214
3	Capital Employed (Segment Assets - Segment Liabilities)						
a	Treasury Operations	144788	144018	141488	144788	141488	137898
b	Corporate/Wholesale Banking	250799	238269	221864	250799	221864	237141
c	Retail Banking	129941	132348	127072	129941	127072	125792
d	Unallocated Assots	-132500	-132500	-132500	-132500	-132500	-132500
	Total	393028	382135	357924	393028	357924	368331

